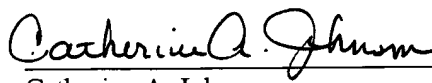


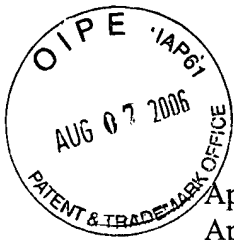


EXPRESS MAIL CERTIFICATE

"Express Mail" mailing label number : EV 740587858 US
Date of Deposit : August 7, 2006
Type of Document(s) : Transmittal (*In Duplicate*);
Corrected Amendment and Remarks; and
Return Postcard
Serial No. : 09/671,422
Filing Date : September 27, 2000

I hereby certify that the documents identified above are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. 1.10 on the date indicated above and are addressed to Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.


Catherine A. Johnson



08-08-06-

Express Mail No. EV 740587858 US

3693
STW

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of : Lemons, et al.
Application No. : 09/671,422
Filed : September 27, 2000
For : **SYSTEM AND METHOD FOR DELIVERING
FINANCIAL SERVICES**
Examiner : Weisberger, R.
Art Unit : 3693

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

TRANSMITTAL

Sir:

Transmitted herewith are copies of the following document(s) for filing in the
above-identified application:

Corrected Amendment and Remarks

Shown below are the fees for the presentation of the amended claims:

	Claims Remaining	Highest # Previously Paid For	Extra	Rate	Fee
TOTAL	38	86	0	\$50	\$ 0
Ind. Cls.	2	4	0	\$200	\$ 0
Multiple Dependent Claim Added.....					NO
TOTAL					\$ 0

The Commissioner is hereby authorized to charge any deficiency to Deposit
Account Number 50-1458. A duplicate of this transmittal is attached for that purpose.

Respectfully submitted,

Date: 8/7/06
KILPATRICK STOCKTON LLP
607 14th Street, NW, Suite 900
Washington, DC 20005
(202) 508-5800

By: John M. Harrington
John M. Harrington (Reg. No. 25,592)
for George T. Marcou (Reg. No. 33,014)



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s) : LEMONS, et al.
Ser. No. : 09/671,422
Filing Date : September 27, 2000
For : **SYSTEM AND METHOD FOR DELIVERING
FINANCIAL SERVICES**
Examiner : Weisberger, Richard C
Art Unit : 3693

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

CORRECTED AMENDMENT AND REMARKS

Sir:

This Corrected Amendment is filed in response to the Notice of Non-Compliant Amendment form mailed July 28, 2006 setting a one-month period for response and is in all respects identical to the Response filed on July 10, 2006, with the exception of adding a listing of withdrawn claims, the omission of which the Examiner considers to be not fully responsive to the prior Office Action. Reconsideration is requested

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begin on page 3 of this paper.

Remarks begin on page 12 of this paper.